UNITED STATES PATENT AND TRADEMARK OFFICE

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _25 February 2009_.
2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.
3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _22-40_ is/are pending in the application.
    4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5)☐ Claim(s) _____ is/are allowed.
6)☒ Claim(s) _22-40_ is/are rejected.
7)☐ Claim(s) _____ is/are objected to.
8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.
10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.
    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    a)☐ All   b)☐ Some * c)☐ None of:
      1.☐ Certified copies of the priority documents have been received.
      2.☐ Certified copies of the priority documents have been received in Application No. _____.
      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)
2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.
4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .
5)☐ Notice of Informal Patent Application
6)☐ Other: _____.

DETAILED ACTION

1.   Claims 22-40 are currently pending and claims 1-21 have been canceled.

Continued Examination Under 37 CFR 1.114

2.   A request for continued examination under 37 CFR 1.114, including the fee set

forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this

application is eligible for continued examination under 37 CFR 1.114, and the fee set

forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action

has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 25

February 2009 has been entered.

Claim Objections

3.   Claims 22, 23, 28, 29, 33, 38 and 39 are objected to because of the following

informalities:

Claims 22 and 33 each recite the limitations of a specific parsing module and an

extension to a specific parsing module. However, according to page 6, line 18 – page

7, line 3 of the Applicant's specification, extensions are used to augment the generic file

parser in order to create a specific file parser. Therefore, it is unclear whether the claim

limitation should state "at least one extension of a *generic* parsing module.

Claims 22 (lines 7 and 11); 23 (line 2); and 33 (lines 6 and 10) recite the phrase

"adapted to." MPEP 2106 states, "Language that suggests or makes optional but does

not require steps to be performed or does not limit a claim to a particular structure does

not limit the scope of a claim or claim limitation. The following are examples of language

that may raise a question as to the limiting effect of the language in a claim: (A)

statements of intended use or field of use, **(B) "adapted to"** or "adapted for" clauses,

(C) "wherein" clauses, or (D) "whereby" clauses." Therefore, it is suggested that be

"adapted to" be changed to "configured to."

Claims 28 and 29 fail to further limit independent claim 22. Claim 22 appears to

already include the limitations of the specific parsing module and the step of overriding.

Claims 38 and 39 fail to further limit independent claim 33. Claim 33 appears to

already include the limitations of the specific parsing module and the step of overriding.

Appropriate correction is required.

Claim Rejections - 35 USC § 103

4.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

5.   **Claims 22, 23, 28 and 29 are rejected under 35 U.S.C. 103(a) as being**

unpatentable over US PGPub 2004/0167823 to Nelly and et (hereafter Neely) in

view of US Patent No 7,370,014 to Vasavada et al (hereafter Vasavada) in view of

US PGPub 2004/0117776 to Pazandek (hereafter Pazandek).

Referring to claim 22, Neely discloses a computer system including at least one

processor and memory, for processing expense information, the system comprising:

a generic file parser adapted to receive said expense information [data is parsed] (see [0073], lines 1-3), wherein said expense information includes data in a plurality of formats [.xml file, .edi file, text delimited, web form] (see [0016], lines 1-4), said expense information including invoice information and transaction information [billing data] (see [0012] and [0034]);

an invoice processing module adapted to receive said expense information and process said invoice information for invoicing [control system 62 coordinates the generation of the electronic invoice containing billing information] (see [0028] and [0048]); and

a balance processing module adapted to receive said expense information and process said transaction information for specific accounts (see [0058]-[0066] and [0077]).

Neely fails to explicitly disclose the further limitations of the expense information being received from a plurality of expense data providers or a specific parsing module and an extension to the specific parsing module. Vasavada discloses an electronic bill presentation and payment system that obtains user bill information (see abstract), including the further limitation of a parser adapted to receive said expense information from a plurality of expense data providers [fetching items of bill data from different Web sites] (see column 6, lines 60-67 and column 14, line 64 – column 15, line 4).

It would have been obvious to on of ordinary skill in the art at the time of the invention to collect data disclosed by Nelly from a plurality of providers in the manner as disclosed by Vasavada. One would have been motivated to do so in order to increase

the efficiency of the system for the user by allowing the user to utilize a single interface

to view bills and make payments from a plurality of entities.

While the combination of Neely and Vasavada (hereafter Neely/Vasavada)

discloses a generic file parser, Neely/Vasavada fails to explicitly disclose the further

limitations of at least one specific parsing module corresponding to at least one of said

plurality of formats, the specific parsing module(s) being adapted to overwrite functions

of the generic file parser which are not suited for a format of said plurality of formats

corresponding to the respective specific parsing modules and at least one extension of

a specific parsing module, the at least one extension being adapted to process specific

fields of said expense information. Pazandek discloses a generic file parser (see

[0020]), including the further limitations of at least one specific parsing module

corresponding to at least one of said plurality of formats, the specific parsing module(s)

being adapted to overwrite functions of the generic file parser which are not suited for a

format of said plurality of formats corresponding to the respective specific parsing

modules (see [0023]; [0030]; and [0043]); and at least one extension of a specific

parsing module, the at least one extension being adapted to process specific fields of

said expense information (see [0023]; [0030]; and [0043]).

It would have been obvious to one of ordinary skill in the art at the time of the

invention to utilize the specific parsing modules disclosed by Pazandek with the general

parser of Neely/Vasavada. One would have been motivated to do so in order to provide

a method in which the elements utilized in the stream can be customized instead of

merely utilizing generic elements.

Referring to claim 23, the combination of Neely/Vasavada and Pazandek (hereafter Neely/Vasavada/Pazandek) discloses the computer system of claim 22, wherein the generic file parser is adapted to process said expense information that is received in a generic format [generic]; and wherein said specific fields that are processed by said extensions do not agree with the generic format [type specific classes are any and all classes that are not generic] (Pazandek: see [0006]; [0020]; and [0023]).

Referring to claim 28, Neely/Vasavada/Pazandek discloses the computer system of claim 22 wherein at least one specific function is implemented into a specific parsing module which encapsulates said generic parsing module, said at least one specific function modifying functionality of said generic parsing module so that said specific parsing module can parse data in a specific format [the extension which calls the coded method process () simply extends the behavior of the parser so that instead of instantiating generic Element objects, it instantiates type-specific ones] (Nelly: see [0043]).

Referring to claim 29, Neely/Vasavada/Pazandek discloses the computer system of claim 28 wherein said at least one specific function overrides corresponding functionality in said generic parsing component (Pazandek: see [0023]; [0030]; and [0043]).

6.   **Claims 24-27, 30 and 31 are rejected under 35 U.S.C. 103(a) as being**

unpatentable over US PGPub 2004/0167823 to Nelly and et in view of US Patent

No 7,370,014 to Vasavada et al in view of US PGPub 2004/0117776 to Pazandek,

as applied to claim 22 above, and further in view of US PGPub 2002/0147622 to

Drolet et al (hereafter Drolet).

        Referring to claim 24, Neely/Vasavada/Pazandek discloses the computer

system of claim 22, further comprising: an incoming data receiving component

[application 107], to connect to a source of data and receive incoming data (Neely: see

[0073], lines 1-3); and a loader component, in communication with said generic parsing

module, to receive parsed data from said generic parsing module [application

component loads data into a relational database] (Neely: see [0073]).

Neely/Vasavada/Pazandek fails to explicitly disclose the further limitations of the loader

component to sort said parsed data into a plurality of temporary tables as a function of

said plurality of fields; and a data sorting component, in communication with said

plurality of temporary tables and with said database, to access sorted data in said

plurality of temporary tables, and to re-sort said sorted data into a plurality of tables in

said database. Drolet discloses the loader component to sort said parsed data into a

plurality of temporary tables [staging database 150] as a function of said plurality of

fields (see [0044]); and a data sorting component, in communication with said plurality

of temporary tables and with said database, to access sorted data in said plurality of

temporary tables, and to re-sort said sorted data into a plurality of tables in said

database [alert database] (see [0044]).

It would have been obvious to one of ordinary skill in the art at the time of the

invention to staging tables of Drolet with the process of Neely/Vasavada/Pazandek.

One would have been motivated to do so in order to provide a way to pre-process and

reformat the data before inserting the data into the database.

Referring to claim 25, the combination of Neely/Vasavada/Pazandek and Drolet

(hereafter Neely/Vasavada/Pazandek/Drolet) discloses the computer system of claim 24

wherein said loader component-processes said parsed data into a proper format for

insertion into said database and stores said parsed data in a file; said loader component

being further configured to deactivate access to a temporary table in said database and

load said file into said temporary table in said database and thereafter re-activate

access to said temporary table (Drolet: see [0063] and [0075]).

Referring to claim 26, Neely/Vasavada/Pazandek/Drolet discloses the computer

system of claim 24 wherein said data sorting component also inserts relational link

information in said plurality of tables in said database [relational database 109] (Neely:

see [0073]).

Referring to claim 27, Neely/Vasavada/Pazandek/Drolet discloses the computer

system of claim 24 wherein said data sorting component, upon accessing a data item in

said temporary tables that indicates an error, moves said data item into a corresponding

error table (Drolet: see [0111]).

Referring to claim 30, Neely/Vasavada/Pazandek/Drolet discloses the computer

system of claim 24 wherein said data sorting component processes data in a form of at

least one of transaction data, line item data, additional data, enhanced data, trip leg

data, and card balance data (Vasavada: see column 10, lines 14-36).

Referring to claim 31, Neely/Vasavada/Pazandek/Drolet discloses the computer

system of claim 24 wherein said data is transactional data representing transactions

completed using a commercial credit card (Vasavada: see column 10, lines 44-48).

7.   **Claims 32 is rejected under 35 U.S.C. 103(a) as being unpatentable over US**

PGPub 2004/0167823 to Nelly and et in view of US Patent No 7,370,014 to

Vasavada et al in view of US PGPub 2004/0117776 to Pazandek in view of US

PGPub 2002/0147622 to Drolet et al as applied to claim 31 above, and further in

view of US Patent No 6,633,878 to Underwood (hereafter Underwood).

Referring to claims 32, Neely/Vasavada/Pazandek/Drolet fails to explicitly

disclose the further limitation of said data sorting component includes additional

information in said data tables regarding tax information for said transactional data.

Underwood discloses initializing an ecommerce database framework, wherein said data

is transactional data representing transactions completed using a commercial credit

card (see column 107, lines 56-61) including the further limitation wherein said data

sorting component includes additional information in said data tables regarding tax

information for said transactional data (Underwood: see column 116, lines 7-17).

It would have been obvious to one of ordinary skill in the art at the time the

invention was made to utilize the feature of Underwood with the tables of

Neely/Vasavada/Pazandek/Drolet. One would have been motivated to do so since it is well-known that credit card transactions include tax information.

8.   **Claims 33-40 are rejected under 35 U.S.C. 103(a) as being unpatentable over US PGPub 2004/0167823 to Nelly and et in view of US Patent No 7,370,014 to Vasavada et al in view of US PGPub 2004/0117776 to Pazandek in view of US PGPub 2002/0147622 to Drolet et al.**

        Referring to claim 33, Neely discloses a method for processing expense information comprising:

        providing a generic file parser adapted to receive said expense information [data is parsed] (see [0073], lines 1-3), wherein said expense information includes data in a plurality of formats [.xml file, .edi file, text delimited, web form] (see [0016], lines 1-4), said expense information including invoice information and transaction information [billing data] (see [0012] and [0034]);

        an invoice processing module adapted to receive said expense information and process said invoice information for invoicing [control system 62 coordinates the generation of the electronic invoice containing billing information] (see [0028] and [0048]); and

        a balance processing module adapted to receive said expense information and process said transaction information for specific accounts (see [0058]-[0066] and [0077]).

Neely fails to explicitly disclose the further limitations of the expense information being received from a plurality of expense data providers or a specific parsing module and an extension to the specific parsing module. Vasavada discloses an electronic bill presentation and payment system that obtains user bill information (see abstract), including the further limitation of a parser adapted to receive said expense information from a plurality of expense data providers [fetching items of bill data from different Web sites] (see column 6, lines 60-67 and column 14, line 64 – column 15, line 4).

It would have been obvious to on of ordinary skill in the art at the time of the invention to collect data disclosed by Nelly from a plurality of providers in the manner as disclosed by Vasavada. One would have been motivated to do so in order to increase the efficiency of the system for the user by allowing the user to utilize a single interface to view bills and make payments from a plurality of entities.

While the combination of Neely and Vasavada (hereafter Neely/Vasavada) discloses a generic file parser, Neely/Vasavada fails to explicitly disclose the further limitations of providing at least one specific parsing module corresponding to at least one of said plurality of formats, the specific parsing module(s) being adapted to overwrite functions of the generic file parser which are not suited for a format of said plurality of formats corresponding to the respective specific parsing modules and at least one extension of a specific parsing module, the at least one extension being adapted to process specific fields of said expense information. Pazandek discloses a generic file parser (see [0020]), including the further limitations of providing at least one specific parsing module corresponding to at least one of said plurality of formats, the

specific parsing module(s) being adapted to overwrite functions of the generic file parser

which are not suited for a format of said plurality of formats corresponding to the

respective specific parsing modules (see [0023]; [0030]; and [0043]); and at least one

extension of a specific parsing module, the at least one extension being adapted to

process specific fields of said expense information (see [0023]; [0030]; and [0043]).

It would have been obvious to one of ordinary skill in the art at the time of the

invention to utilize the specific parsing modules disclosed by Pazandek with the general

parser of Neely/Vasavada. One would have been motivated to do so in order to provide

a method in which the elements utilized in the stream can be customized instead of

merely utilizing generic elements.

Neely/Vasavada/Pazandek fails to explicitly disclose the further limitations of the

sorting said parsed data into a plurality of temporary tables, said sorting being a function

of said plurality of fields, to form sorted data; and to re-sorting and inserting said sorted

data into a plurality of tables in a database. Drolet discloses sorting said parsed data

into a plurality of temporary tables [staging database 150], said sorting being a function

of said plurality of fields, to form sorted data (see [0044]); and re-sorting and inserting

said sorted data into a plurality of tables in a database [alert database] (see [0044]).

It would have been obvious to one of ordinary skill in the art at the time of the

invention to staging tables of Drolet with the process of Neely/Vasavada/Pazandek.

One would have been motivated to do so in order to provide a way to pre-process and

reformat the data before inserting the data into the database.

Referring to claim 34, Neely/Vasavada/Pazandek/Drolet discloses the method of claim 33 wherein said step of sorting said parsed data into a plurality of temporary tables includes: processing said data into a proper format for insertion as formatted data into a database; storing said formatted data in a file; deactivating access to a temporary table in said database; loading said formatted data from said file into said temporary table in said database; and re-activating access to said data table (Drolet: see [0063] and [0075]).

Referring to claim 35, Neely/Vasavada/Pazandek/Drolet discloses the method of claim 33 further including: during said step of inserting said sorted data into tables in said database, inserting relational link information to other tables in said database [relational database 109] (Neely: see [0073]).

Referring to claim 36, Neely/Vasavada/Pazandek/Drolet discloses the method of claim 33 wherein said step of re-sorting and inserting said sorted data into tables in said database includes: if a data item indicates an error, moving said data item into a corresponding error table in said database (Drolet: see [0111]).

Referring to claim 37, Neely/Vasavada/Pazandek/Drolet discloses the method of claim 33 wherein said data is credit card transaction data (Vasavada: see column 10, lines 44-48).

Referring to claim 38, Neely/Vasavada/Pazandek/Drolet discloses the method of claim 33 wherein said step of parsing said data includes: providing a generic parsing process, said generic parsing process including common functionality to parse data; providing a set of specific functions to be implemented in a specific parsing process

which encapsulates said generic parsing process, said set of specific functions

modifying said generic parsing process so said generic parsing process includes

functionality to parse data according to said set of specific functions (Pazandek: see

[0020]; [0023]; [0030]; and [0043]).

Referring to claim 39, Neely/Vasavada/Pazandek/Drolet discloses the method

of claim 38 wherein said set of specific functions override corresponding functions in

said generic parsing process (Pazandek: see [0023]; [0030]; and [0043]).

Referring to claim 40, Neely/Vasavada/Pazandek/Drolet discloses the method

of claim 33 wherein said step of re-sorting and inserting said sorted data into tables in

said database includes processing said sorted data in terms of one of transaction data,

line item data, additional data, enhanced data, trip leg data, and card balance data

(Vasavada: see column 10, lines 14-36).

Response to Arguments

9.   Applicant's arguments with respect to the claims have been considered but are

moot in view of the new ground(s) of rejection.

Conclusion

10.   The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure.

- US Patent No 6,044,362 to Neely titled "Electronic Invoicing and Payment

  System"

- US PGPub 2001/0023414 to Kumar et al titled "Interactive Calculation and

  Presentation of Financial Data Results through a Single Interface on a Data-

  Packet-Network

Contact Information

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KIMBERLY LOVEL whose telephone number is (571)272-2750. The examiner can normally be reached on 8:00 - 4:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Cottingham can be reached on (571) 272-7079. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/John R. Cottingham/   /Kimberly Lovel/
Supervisory Patent Examiner, Art Unit 2167   Examiner
                                                      Art Unit 2167

9 May 2009
/KL/